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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Anderson, et al.

Serial No.: Not Yet Received

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For: FINANCIAL INFORMATION
ACCESS SYSTEM

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§ 1.97-1.98

The following is submitted in accordance with 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b). The following list of art is already of record and fully discussed in the parent case, Serial No. 08/541,045, filed October 11, 1995, and therefore, copies are not attached. The references and information are listed below and on attached form PTO-1449 and form PTO-892.

Document Number	Name
4,346,442	Musmanno
4,727,243	Savar
4,823,122	Mann et al.
4,975,904	Mann et al.
4,975,905	Mann et al.
5,058,108	Mann et al.
5,136,716	Harvey et al.
5,187,787	Skeen et al.
5,220,501	Lawlor et al.
5,230,048	Moy
5,257,369	Skeen et al.

5,283,829	Anderson
5,336,870	Hughes et al.
5,339,392	Risberg et al.
5,351,186	Bullock et al.
5,383,113	Kight et al.
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6,278,993	Kumar et al.
6,317,783	Freishtat et al.

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The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicants submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56.

Applicants respectfully request that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

By: Carol G. Stovksy
Carol G. Stovksy, Esq.
Registration No. 42,171
Standley Law Group LLP
495 Metro Place South, Suite 210
Dublin, Ohio 43017-1375
Telephone: (614)792-5555
Fax: (614) 792-5536
Attorneys for Applicants

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U.S. Department of Commerce
Patent and Trademark Office

Anderson, et al.

Applicants

INFORMATION DISCLOSURE STATEMENT BY APPLICANTS

January 26, 2004
Filing Date

Group Art Unit

Examiner's name

Examiner's Initial	Document Number	Date	Name	Class/Sub-class
	4,346,442	08/24/1982	Musmanno	364/408
	4,727,243	02/23/1998	Savar	235/379
	4,823,122	04/18/1989	Mann et al.	340/825.28
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Examiner	Date Considered
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Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.